### The New York Store A MUNICIPAL INQUIRY Established 1853.

# Our Grand Thanksgiving Sale Begins To-day

Anything and everything you need for Thanksgiving in the kitchen and in the dining room. Prices that are surprising. At the Linen Counter and in the Basement it continues tomorrow.

NOTE -- Take a peep at our Thanksgiving dining room. It's a great treat. Art Rooms--third floor.

# PettisDryGoodsCo

AMUSEMENTS.

Grand-"The Hetr-at-Law." Indianapolis gave "The Heir-at-law" an old-time Jeffersonian reception at the Grand last night, and Sol Smith Russell, on whom has fallen the mantle of Joseph Jefferson as Dr. Pangloss, returned the compliment by giving Indianapolis a real old Jeffersonian rendering of the famous Coleman comedy. For the first time this season every seat on the lower floor of the Grand was sold before the curtain rose. There were citizens in the audience with whom a night at the theater is a rare occurrence, and they were rewarded by seeing a rare performance. When Dr. Pangloss made his entrance there was an instant's hush of wonder, with a feeling akin to awe, as if Joseph Jefferson's ghost had deigned to appear in the habiliments of Dr. Pangloss. The striking resemblance amounted almost to a shock on the part of those who saw it. Then suddenly there a burst of applause and Sol

bowed his acknowledgment. The well-remembered black satin garments, the sombre silk hose, shoes, buckles, ruffles, squirrel's-nest wig, colorial hat and gold-tipped cane that linger in the memory of all who ever experienced the delight of a night with Jefferson as "Dr. Pangloss, D., A. S. S.," were there, natural as All these Jefferson has bestowed on Sol Smith Russell; but the lean figure, the shambling, attenuated legs, the voice, ges-tures and grimaces necessary to complete the wonderful Jefferson characterization, all these nature has endowed Russell with in such bounteous supply that had not one known it was Russell one would have been forced to believe Joseph Jefferson was in truth the actor. It was as near an artistic counterpart as any double could be devised, and one must need thank Jefferson for the ideal legacy he has left to the American public. At the same time, Sol Smith Rus-sell has added a finished specimen to his interesting collection and one that will long furnish entertainment after Jefferson's days

Whatever difference there may be in the characters as conceived and produced efferson and Russell is hardly material Russell's Peter Pangloss is perhaps not the glaringly mercenary creature that Jefferson made him, and his humor is a trifle subdued, but none the less rich. The audience accepted the effort with great unanimity of approbation and called Russell before the curtain for a happy speech after the third act. Those associated with the star in the familiar characters of Zekiel and Cicely Homespun, Lady Duberly and the other comical people are in no way comparable with the famous cast that Jefferson pre-sented when Mrs. John Drew and "Billy" orence were with him. There is also a erence in the staging, the stock scenery utilized hardly being up to the play

as it should be presented.

The several old oil paintings that served s scenic decorations have a history in themselves and are treasured by Russell, ong with the wardrobe presented him by Jefferson. They were taken from an old English castle by McCormick, of harvesting reaper fame, having been purchased along with a large assortment of old English art pieces several years ago and are from the McCormick private gallery in Chicago. The olctures are all at least two hundred years old, and it is safe to say no such art treas-ures were ever carried among the properties of a theatrical company before. Mr. Rus-sell secured the loan of the paintings when he first presented "The Heir-at-law" in Chicago this season, and was then made a present of them in fee simple by Mr. Mc-

Cormick. The cast of characters in "The Heir-at-Law" follows: Mr. Russell, as Dr. Pangloss, L. L. D. Lord Duberly, alias Daniel Dowlas .... Chas. Henry Morland.......Hugh Harting Kenrick ......R. F. Sullivan Waiter at the Inn ..... Stewart Allen 

Notes of the Stage. Gracie Emmett is ciosing a good business at the Park this week in "The Pulse of New York."

Helene Mora continues to draw packed houses to the Empire, and the only way to secure good seats is to buy in advance. Kellar, the magician, who appears at English's all next week, has several new sensations which he picked up among the magicians of the Orient during his sojourn abroad that are spoken of as the most mystifying of anything in that line ever seen on the American stage.

It is to be regretted that Sol Smith Rus-sell gives no repetition of "The Heir-at-Law" during the present engagement. Tonight and to-morrow matinee will be seen "The Peaceful Valley," and to-morrow night that old favorite, "A Poor Relation." The advance sale of seats for all three performances is something unusual and Russell promises to break his box-office record at the Grand.

Comet Discovered by Swift. BOSTON, Nov. 22.-A telegram to Harvard College observatory from Lowe ob-servatory, California, announces the dis-covery of a comet by Edward Swift. It is faint with a short tail and has a slow easterly motion.

# "Working Girls,

"Are you troubled with Backache, Faintness, Dizziness, Irregularity?

" Are your cheeks pale? "Your eyes dull, and step heavy? Does your back and side ache sometimes terribly? Are you at times faint

and dizzy. with pain in the lower part of your stomach?

"If so, listen! Standing all day, week in and week out, you have slowly drifted into woman's great enemy, displacement of the womb.

"That or some other derangement of the organ, causing irregularity and other troubles.

"Take warning in time! Lydia E. Pinkham's Vegetable Compound is the surest and safest remedy in the world for you." - Miss Sallie Palmer, Juniata St., Nicetown, Pa.

THE INVESTIGATION OF CITY ENGI-NEER'S OFFICE BEGINS.

Inspector Hayman Tells About the Defeetive Work in Merrill-Street Sewer-Other Cases.

Mayor Denny and Messrs. Kramer and Meyer, of the Board of Public Works, met yesterday in the room of the board to hear the testimony relating to the charges floating about concerning the city engineer's office. President Wildman was detained and could not be present. City Engineer Brown and his two assistants, Dill and Jeup, and two inspectors, Hayman and Mellender, who had some knowledge of the Merrill-street sewer, were present. The meet-

ing was a public one and the press representatives heard the proceedings. The first witness called was Inspector Hayman. He was questioned by Mayor Denny, who had some notes in his own handwriting and newspaper clippings to refresh his memory as to points about which he wanted information. Mr. Hayman said he inspected the sewer on June 3 and discovered that three courses of brick for a distance of six to ten feet had fallen out of the roof of the sewer at a point near Delaware street. He reported this to the office on a slip of paper kept for the purpose of making daily reports. It having been charged that this information caused him to be "laid off," he said that he continued to serve as the inspector for this sewer until July 6. By laying off he meant, he said that it was merely for the purpose of taking his vacation. He testified further that after his vacation he went again into the sewer to satisfy his curiosity as to whether the repairs had been made. He found, he said, that there was a crack of three-quarters of an inch in thickness in the roof of the sewer from fifty to seventy-five feet He visited the sewer again and found that the crack had been pointed up with cement, and there were prints of the fingers of the workmen in the hardened filling. He said he did not see how the masons could make a full joint of cement from the under side, and thought the brick would have to be held in position until the cement should harden. He noticed that there were some depressions and bulgings in the sewer, but he was not deat work on this sewer at the time he said, and had merely made the inspection to satisfy his curiosity as to whether the contractors had obeyed the orders to make the repairs. He was asked what were his instructions from the city engineer as to the method of inspection. He said he was instructed by the engineer to require good hard burned brick laid in mortar and first class workmanship according to the speci fications. He said he had talked to Mi Allen, one of the contractors, and had tol him that the sewer at the point where the brick had fallen out must be rebuilt. He testified that he had a great deal of trouble with the firm of Mansfield & Allen, had condemned many thousand of brid when the sewer was first begun. He sale Mr. Brown often gave personal attention to the complaints and had never neglected to make an investigation when an occasio required. It was often necessary to cal m in when a question as to the qualit of the brick arose. He said no imperfect work was allowed to be done without notice to the contractors to replace it properly. He was asked if he was still in the employ of the city and he said that he was.
William Millender was next called but
said he knew nothing of the defect in the sewer, since he had only been directed to inspect house conections after Mr. Hayman had been transferred to other work. He said he had been instructed by Mr. Brown to require strictly first-class work in every ontract and to show no favors to any oody. He had been required, he said, to order the contractors on the main intercepto to tear out and replace parts of the sewer and had rejected 50,000 brick. Mr. Jeup was next placed on the stand. He said that he and Mr. Dill had inspected the Merrill-street sewer together. They had had much difficulty at first, owing to

the persistency of the contractors in at-tempting to use bats or broken brick. They had finally been compelled to make a rule that only one bat should be allowed in the sewer to every eight bricks. He said there was complaint of the mortar, and the conractors were required to use more cement le said they had inspected the sewer wher the report of the cave-in was made, and had found a spot where the trouble was. They had seen that the repairs had been made and had passed favorably on the sewer. He said that in order to assure themselves that they did not err in their former judgment he and Mr. Dill had inspected the sewer again during the day, and had found that the roof of the sewer was safe and sound. There were a few cracks, he said, but these were found in every sewer, and do not indicate weakness. They are due to the uneven packing of the earth on top of the sewer. They had found a slight depression, he said, in the sewer, but nothing that showed any real cause for trouble. It was not a defect, he said, and id not affect its stability. He said his instructions from the engineer were to reuire the inspectors to insist upon every

item in the contract according to the spec-ifications. I was asked how often Mr. Brown is absent from the office out of the He said he thought he had been away eight or ten days when not on city Mr. Dill testified substantially to the same things and Mr. Brown was asked to take the chair. He said that about the time of nspector Hayman's report as to the fallen he made an investigation of the sewer

and found that three courses of brick eight or ten feet long, of the inner layer, bad fallen out. He had told the inspector to order the contractors to make the july good, even if the ground had to be opened.

Mr. Jeup had carried his directions to Allen, but Allen had claimed that he misinderstood them and made the repairs from below. Before the rolls were signed he said a number of defects had been reported, but the contractors had been required to make them good, except a few very unim-portant things, at which the contractors were still at work. He said he had through the sewer with Mr. evidence of the fifty-foot crack and a b at the top of the sewer. On coming or the sewer he had a list of the repairs must be made. Afterward he found the crack had been pointed up with ment, but inasmuch as cement had been used and not mortar, he thought the re-pairs satisfactory. He said that his office had had considerable trouble with Mans-field & Allen with reference to the quality of the brick used and had condemned so

many of the brick purchased by this firm that it finally found it to their advantage to buy a better quality of brick. This trouble led to the insertion of a clause in all sewer specifications requiring that the brick should be culled before delivered at the sewer. Mr. Brown explained that Inspector Hayman was removed from this spector Hayman was removed from this sewer because the work was so far completed that his time could be better spent at another place, and the work he had done could be added to Mr. Mellender's duties.

At this point Mr. Hayman was asked if he had ever been allowed to believe that a special favor should be shown Mansfield & Allen. His answer was: "I had no such idea. On the contrary my instrucsuch idea. On the contrary my instruc-tions were to watch Mansfield & Allen very closely."

Mr. Brown was asked how much time he had spent away from his office. He said

that, barring the time spent in trips for the city, he had been absent eleven days. It is the custom of the office, he said, for the engineers and draughtsmen to have a two weeks' vacation. He said that he gave personal attention to the reports of the inspectors every morning and followed up every complaint until the cause was re-moved. He said further that he had al-lowed flux to be used on the Alabama-street pavement because he believed it was better than the composition called for the specifications. He acknowledged that he had accepted a book of street-car passes about a year ago and had since been using them on the street cars to some extent. He did not object to accepting them or to using them. The passes were secured for him by Mr. Buck, engineer for the street car company, at the latter's instance. He made no request of his own

The investigation then concluded for the afternoon but will be continued to hear the testimony of Councilman Young. Three More Laid Off. City Engineer Brown yesterday laid off Messrs. Hill, Hogue and Foppiano, employes of his office, until the next appro-priation becomes available, Jan. 1, 1895.

The Mayor Was Misinformed. Mayor Denny has signed the ordinance giving M. C. Staley ti right to build a frame house within the newly adopted fire limit on Coburn street. The ordinance makes the limit 150 feet from Virginia avenue and the proposed house falls just inside this line. Mayor Denny hesitated about signing it, but was informed that it was in the midst of frame houses and lay only in part within the line. The building inspector, however, says that the Mayor

was misinformed and that the house is wholly within a line drawn at right angles 159 feet from the avenue.

Eight New Patrolmen.

The Police Commissioners deny that they are to give the police force a general shaking up the first of next year. Eight new patrolmen are to be appointed, and a few of the old ones may be dismissed. The Asphalt Coating Deficient.

The Bermudez Asphalt Company yesterday found it necessary to remove the coating of asphalt laid on West Georgia street. It was deficient in quality and was voluntarily removed.

POSTMASTER SAHM WAS HONEST. Appointed Two Protesting Elgibles to

the Substitute List.

Messrs. Clapp and Cochrane, the eligibles who charged Postmaster Sahm with passing them over through political prejudice, were both appointed to positions it the Indianapolis postoffice yesterday. Immediately after the charges were made, the postmaster called the attention of the Civilservice Commission to his action and was promptly vindicated by that body. Yesterday morning he received a letter from the commission and at once sent for the disappointed young men. After reading the letter to them he announced that he would appoint both to the substitute carriers' list as an evidence that his motives had been honest throughout. Clapp was passed over before because he had declined a place offered him by Postmaster Thompson. Cochrane suffered from defective eyesight.

#### CITY NEWS NOTES.

The Brightwood town board has passed in ordinance legalizing the issue of \$18,000 Charles DePugh was arrested last night on a warrant charging him with stealing a bicycle from Olaf Olsen, Oct. 1.

The McAll Mission meeting announced for next Monday has been postponed one week, when it will meet with Mrs. William Myers, 376 North Illinois street. Mr. and Mrs. E. S. Fuller, of New York city, will spend Thanksgiving week with the latter's parents, Mr. and Mrs. R. M. Foster, 878 North Delaware street.

small fire damaged the When Block \$150 at 7 o'clock last night. It started in a pile of rubbish in a hallway, probably from a cigar stub or match carelessly thrown Some miscreant fired a shot into an in-oming I., D. & W. train as it was passing

through Haughville early yesterday morning. J. C. Pike, of Maplewood, was slight-

ly injured by flying glass. Mintie Johnson, an old colored woman, died suddenly in North Indianapolis yesterday after an illness of only two hours. Cor-oner Castor was called and found her death was due to an obstruction in the bowels. V. W. Horning, an eight-year-old boy attempted to cross the track in front o a Lake Erie & Western switch engine at the Clyde-street crossing yesterday, and was struck by the engine. His injuries are

Thomas Davis has sold to Frederick H Davis sixteen lots in this city and four in Brightwood. The consideration named is \$160,000. The part of the property in this city is between Georgia street and the Union tracks, and Delaware and Pennsyl-

Horse lovers, or if they prefer the higher sounding term hippophites, have been admiring a fine horse picture at Herman's. It is a portrait from life of "Gambetta Wilkes," owned by Granville Cecil, of Danville, Ky., and said to be the finest horse in that State. The picture is done in pastel by Mrs. Cecil, wife of the breeder, and by Mrs. Cecil, wife of the breeder and owner of the horse, and is a pretty piece of animal protraiture.

New England Society Meets. The annual meeting of the New England Society was held last night at the Denison House. Officers were elected as follows: President, Rev. N. A. Hyde; first vice president, E. C. Atkins; second vice president, W. R. N. Sylvester; secretary, B. B. Peck; treasurer, A. A. Barney; directory, Henry Coburn, Bement Lyman and George A Gay. The annual banquet of the society will be given at the Denison House on the evening of Friday, Dec. 21. The principal address will be by M. E. Ingalls, of Cincinnati. Other invited guests are General Harrison, Governor Matthews, Mayor Denny and Judge Woods. The society is in lourishing condition, so the members say

It is composed of natives of New England and their descendants. Ladies are admitted. The Workhouse Investigation. The County Commissioners will go to the workhouse to-day to make the investigation into the Dennis Hall case, in which "Goose" Eden and John Reardon were in volved in trouble with Judge Stubbs. It has recently been emphasized that the commissioners pursue a course in appointments bility and invites abuse of authority amor the subordinate employes. The superintendent is not allowed to select or have any voice in the appointments and the lower appointees do not really seem to conside themselves subordinates to the tendent at all. Commissioner Reineck favors taking a stenographer along with the board in its investigations to-day.

Peter Bayne Held to the Grand Jury. In the police court Wednesday Peter Bayne, who was a leader in the street car strike of two years ago, was held to the grand jury on a charge of stealing \$45. Bayne and a saloon keeper named Gillespie walked together from the saloon to the house where both boarded: Gillespie says that he had a bag containing \$45 in his coat pocket when he left the saloon, and that Bayne was the only man with him while going home. When he reached the house the money was gone.

## THE RUSSIAN EMPEROR.

Information About His Title and the Titles Borne by His Family.

London Daily News. Dr. Wilhelm Koerner, professor at the Royal Academy of War in Berlin, writes to us: "In your paper I find a short ar-ticle about the title of the Russian Emperor. As this question seems to interest the British public, allow me, who am one of the few specialists of Russian language in Germany to give a few authentic statements on the subject. The word 'Tsar' (for thus it should be spelled and be pronounced, with a slight addition of the consonant 'y' behind 'r') is derived from the Latin 'Caesar,' having one common source with the German word 'Kaiser. It is the old Russian, or even Slavic, term for King, but has, in this meaning, been superseded by the word 'Korol' (pronounced Karol), which draws its origin from Karl, viz.: Charles the Great. The Hungarian word 'Kiraly,' meaning King, has the same

of ancient history—Xerxes, Lycurgus, Pharaoh, etc.; (2) a king of fable, fairy tale, etc.; (3) some of the dispossessed Russo-Asiatic princes; (4) a rather colloquial expression for the Russian Emperor. His consort is called "Tsaritsa;" a son of his, in the same popular language "tsarewich." in the same popular language, 'tsarewich,' a daughter, 'tsarewna.' But the official words are 'Imperator,' Emperor; 'Impera-tvitsa,' Empress; their children are called 'Weliki Knyas' (meaning Great Prince), and 'Welikaja Knyajna' (Great Princess). When Peter the Great returned to his new capital in triumph, after defeating Charles the Twelfth of Sweden, he was hailed by the Metropolite with the title of Imperator; since that time the word 'tsar,' till then the only name denoting the rulers of Russia, is no longer their official title. In some Congress (if I am not mistaken, it was that of Vienna, it had been expressly stipulated that though the Russian sovereigns had the imperial title, they were not to have the precedence of the kings of West-

Overlooked by Bynum.

New York Tribune. Representative Bynum does not take his defeat easily. He is greatly vexed, in fact, and does not hesitate to let his feelings be known. He even alleges that his defeat is due to his refusal to accept bribes from Democratic office hunters. Has Mr. Bynum, rowever, taken into full account the effect of those railroad passes which were found in his pocketbook after it had been picked from his pocket and its valuable contents extracted? It was a cruel thing for the thief to do, but there was no gainsaying the damning evidence. The people of the district seem to have taken the matter much to heart.

Secretary Gresham's Joke. Philadelphia Press.

William C. Whitney will sail for Europe on Dec. 5. He should be acquainted with the fact that the London Board of Trade free lunch route has closed for the winter.

AN OHIO STATESMAN AND SOLDIER WELL KNOWN IN INDIANA.

Officer Who Won Praise for Bravery in All the Many Battles in Which He Participated.

TIFFIN, O., Nov. 22.—Every bell in Tif-fin. at 6:30 o'clock to-night, rang out a knell notifying all that Gen. William H. Gibson. the statesman, soldier and Christian citizen had passed away. General Gibson had been ailing for some time and took to his bed a few days ago. Only the immediate members of the family and the doctor were at the bedside when death came. The funeral will be Sunday afternoon, under the direction of the G. A. R. William Henry Gibson was born in Jef-

ferson county, Ohio, May 16, 1822. He re-

ceived his early education in the schools of Seneca county and afterward spent two years at Ashland Academy. Then he learned the trade of a carpenter. As his intellectual horizon began to widen he made up his mind to study law. His chosen profession proved to be well suited to his tastes and capability, and he rose rapidly. In 1843 he settled in Tiffin, and for the remainder of his long and honorable career he was one of the foremost citizens of that city. In 1847 he married Miss Martha M. Greeger. Four children were born to themtwo sons and two daughters. The daughters are both living, but the sons are dead. At the opening of the war he became colonel of the Forty-ninth Ohio Volunteer Infantry. From Shiloh to Atlanta he was never found wanting when duty called. He commanded a brigade for more than two years. In the reports of all the campaigns and battles in which he served he was commended by every superior officer. Gen. Gibson served the State in several important offices. He was State Treasurer and later Adjutant-general, and still later for a long time president of the Canal Commission. He was one of Ohio's most famous orators.

General Gibson will be remembered by a host of Indianians who have heard him speak in almost every political campaign since the war. His services were always in demand by the Republican party.

William T. Walters. BALTIMORE, Nov. 22.-William T. Walters, one of the wealthiest and best-known citizens of Baltimore, and the owner of the finest private art collection in the world, died this morning at 10:30 at his home, No. 5 Mount Vernon place, aged seventy-five. Mr. Walters was one of the trustees of W. W. Corcoran's Washington Art Museum.

Dr. Claudio Jannet. PARIS, Nov. 22 .- Dr. Claudio Jannet. political economist and author of works on America and other countries, is dead.

MISS WILLARD'S VAGARIES. Expressions Which Tend to Discount the Quality of Her Judgment.

Chicago Inter Ocean. Miss Frances E. Willard, in her address before the Woman's Christian Temperance Union at Cleveland last Friday, took an advanced position on several questions which do more credit to her mental activity than to her judgment. She spoke in favor of the single-tax movement as "one of the highways out of the wilderness; advocated the appointment of a Cabine minister to supervise public amusements urged the appointment of matronly women on every police force as "a sure method of minimizing the degradation of the night side in the municipality;" favored com-pulsory arbitration, and said that "the nationalization of all means of locomo tion and communication was less important than the ownership of the newspapers by the people." These suggestions from the president of the W. C. T. U. would lead one to think that she had spent the past year in St. Petersburg and Africa rather than at the home of Lady Somerset in England. It is in Russia that they have press and amusement censorship, and some of the rulers of the Dark Continent are reported to have women on the police

Miss Willard seems to have taken the greatest aversion to her own old profession, for she was an editor once, and she is quoted as saying: 'As a man readeth in his newspaper is he-and in these days he reads what it is for the interest of the great corporations

to have him read. Opinion is manufactured by the newspaper just as scientifically as cloth is woven by the loom." Since Miss Willard makes no distinction in her attack upon the newspapers, it may be assumed that she regards each one o the 25,000 or more papers in this country as a trust preying upon the people and in the interest of corporations, and she would have them all owned by the people in common or by the government. The two suggestions of a government director of amusements and public ownership of newspapers are as ridiculous as any of Governor Waite's wild suggestions, and, we believe, will find few indorsers even among Miss Willard's supporters. In fact, Miss Willard lost a great deal when she ceased preaching temperance and began dabbling in politics. politics. She was a success in the one, but is a complete failure in the other. The fact is that there is no great institution in America that comes nearer to being directed by the people than the press.
The newspaper in every city and town, representing the general public or some organization, trade or society, are created by a demand from the people, and they live and thrive or fall and perish just as they meet or fail to meet the demand of the people. Miss Willard knows this, for she has had some experience in the business. The ladies of the W. C. T. U. know it, for in the newspapers has that union had its eatest friend to publish its notices a its meetings without price, and allow it many privileges in newspaper columns that could be secured by no trust or corporation for any money, simply because the W. C. T. U. represents a large section of the most earnest women in America and the desire of all good people to curtail the influence of the saloon and minimize the evils that surround it. The president of the W. C. T. U. is an earnest and devoted worker in the U. is an earnest and devoted worker in the cause of temperance, but her judgment is no more infallible than that of many others, and there are probably more of "the people" who regret her efforts to mix up temperance with politics than are numbered among her followers. The newspapers have, without regard to party, supported the W. C. T. U. as a nonpartisan organization working against intemperance. They have not supported it in its mistakes in going into politics, and they seem to represent the great majority of the people.

Democratic View of Harrison.

Philadelphia Times. It has been evident to all who have noticed Harrison's movements since his defeat of 1892 that he intended to make the race in 1896 if his party would permit it, and why should he not? We have had few better Presidents. He was thoroughly honest, always conservative and an entirely safe man for the business interests of the country. He blundered, of course, as all men do, but he blundered chiefly in submen do, but he blundered chiefly in submission to party leaders against his own
judgment. It has been many times demonstrated that a President cannot be greater
than his party. If he cannot lead it on a
plane with himself he and the party go to
smash together, and Harrison's only errors
were when he yielded to the autocratic
Reed and to the speculative tariff jumble
that McKinley sent him. Whether Harrison shall be the successful candidate before the Republican convention of 1896 is
doubtful, but every indication to-day points
to Harrison, or a man from the farther to Harrison, or a man from the farther West. The issues seem to be shaping for 1896 in a line that would call for Western candidates and Reed's straddle of the silver issue and of the McKinley tariff will not be likely to strengthen him in the West; but whatever may be the result it may be accepted all around that Harrison is in for a fight to a finish, and all further interviews on the subject may be dismissed.

A Great Northwestern Waterway. Philadelphia Record.

The value to the Northwestern States of a successful issue of the proposed project for a deep waterway from the great lakes to the ocean, which is now under consider-ation by an international commission, is, perhaps, not fully appreciated by the mass of Eastern people. The enormous marine traffic, which is concerned in the scheme, can be revealed in a few brief statistics. One-eighth of the entire commerce of the United States passes through the St. Mary's Falls canal. The tonnage that passed through this canal in 1891 exceeded by over William C. Whitney will sail for Europe on Dec. 5. He should be acquainted with the fact that the London Board of Trade free lunch route has closed for the winter.

Salt rheum often appears in cold weather, attacking the palms of the hands and other parts of the body. Hood's Sarsaparilla, the great blood purifier, cures sait rheum.

Hood's Pills are the best after-dinner pills; assist digestion, cure headache; 25 cts.

Hough this canal in 1891 exceeded by over 2,000,000 tons the entire freight of all nations that passed through the Suez canal during that year. More tonnage passes the city of Detroit than any other point in the world. In 1889 there were nearly 10,000,000 tons more than the total entrances and clearances of all United States sea ports, and nearly 3,000,000 tons more than the aggregate shipping of London and Liverpool; and this latter excess was increased to 10,000,000 tons the following year. A great portion of this freight is destined for East-

markets and gains its outlet, at pres-through New York or Montreal. But half the tonnage of lake traffic are of too great draught to pass to-day through the Welland canal, and reshipment is neces-sary at Erie. The enterprise would, there-fore, be one of the most important in the modern engineering annals of the country.

NOT OF MUCH BENEFIT.

The China-Japan War Calls for Few

War Supplies from Uncle Sam. Army and Navy Journal. The China-Japan war has not been so beneficial to the United States thus far in the matter of the sale of war supplies, as is usual in such wars. In fact, none of the countries seems to be receiving much advantage as a result of hostilities except Germany, with which orders for arms and ammunition have been placed by both China and Japan. So far as can be learned Japan has not been at all active in matter of purchasing war materials. Her present needs are confined to machine guns, and she has been endeavoring to obtain a supply of these weapons. Machine guns are the only weapons. Machine guns are the only weapons Japan apparently needs at present. Her armies, being on the aggressive, are all well armed and are now being supplied by the two immense arsenals at Tokio and Osaka. It is reported that Japan recently placed a large order

with the Remington Arms Company for rifles and ammunition, but the report needs Notwithstanding that these articles contraband of war, Japan will have no difficulty in getting them into her ports, as her ships control the seas. It is the tope of American manufacturers that the hope of American manufacturers that the European powers will not interfere to the end of the war, for it will only be in a long struggle that they will be called upon for war supplies by the two governments. In great contrast with Japan's war resources is China's lack of establishments capable of supplying her with war material. The only arsenal she now has, which can be of service in that located at Shanghai be of service, is that located at Shanghal. There are others distributed throughout the ire, but none can turn out the differen kinds of ammunition which the varied armament of her forces calls for Necessarily the question of obtaining war material is a most important one to the officials of the Celestial empire, and they are beginning to realize that to successfully cope with their plucky little antagonist they must have a more modern arma-

China's dealings with German firms have been extensive. She has ordered a large quantity of Krupp guns, which, it is understood, will be shortly shipped to the East. An order for 100,000 Manalicher rifles, of the pattern of 1888, has also been placed. England, as usual is pulling plums England, as usual, is pulling out of the pie. She is selling to the Chinese a large number of Armstrong guns and other ordnance. So far as can be learned China has not paid much attention to the product of American manufacturers, although the manufactories were the subject of a careful inspection by two Chinese officials just at the outbreak of the war.

300 ANXIOUS WIVES.

Should Afghanistan's Ameer Die To-Day They Would All Be Shot.

There is a certain village in the Mid-lands where the illness of the Ameer of Afghanistan has been followed with painful anxiety. The reason is to be found in the following curious, but, I believe, per-fectly authentic story: Some years ago an enterprising young tailor left the village in question, and went abroad to seek his fortune. He eventually found his way to Cabul. Here great luck awaited him. He obtained the patronage of royalty, and became the Poole of Afghanistan. He had left a sweetheart behind in England, and, as soon as he found himself on the road to fortune, he sent for the damsel to join him. She came, but her fortune deserted the tallor. His intended bride in her turn, obtained the patronage of royalty, with the result that she eventually became one he 300 wives of Abdurrahman. This, however, is only the first act of the tragedy. It is understood that, by the laws of Afghanistan, when the Ameer dies, the whole of his 300 wives must be shot. The laws of the Afghans are as immutable as those of their ancient neigh-bors, the Medes and Persians, and the whole of the little Midland village, where the Ameer's English wife was born, and where her parents are still living, has been during the past week or two in a high state of excitement over the possible fate of the young lady. Fortunately, the Ameer seems better now, and it is to be hoped, if only for the sake of his wives, whatever their nationality, that the improvement may continue. In the meantime, cannot diplomacy do anything for the young woman? At his time of life, and with a gouty habit to boot. I should have thought Abdurrahman might have been induced to get along with 299 of them. If, however, he must have a round number in the family circle, perhaps

Army and Navy Football.

an exchange might be negotiated.

Harper's Weekly. For reasons known to themselves the Secretary of War and General Schofield are opposed to interacademy games, nor does one acquire a very clear idea of the precise nature of their objections in the reading of General Schofield's flat. In unofficial circles at Washington a reason given with great earnestness is the intense rivalry created between army and navy officers by the annual game, which last year came near, it is asserted, resulting in a duel be-istween "a retired rear admiral and a brigadier-general." But this seems too absurd to be true, and if it is true should be the surest indication of the esprit de corps the game fosters, and which is certainly desirable in the army and navy. Probably the most potent argument, however, for interacademy athletic contests between West Point and Annapolis, or the one which should appeal most strongly to the secretaries of War and Navy and to General Schofield, is England's example. The Royal Naval College at Greenwich, the Royal Military Academy at Woolwich, and the Royal Military College at Sandhurst, which correspond to the United States Naval Academy at Annapolis and the United States Military Academy at West Point, not only are encouraged by the government to foster athletics, but hold an-nual inter-football, ahtletic and cricket contests as well. They have never found that these sports interfered with the cadets' duties or affected their discipline, but, on the contrary, military and naval men of vocates of such athletic training.

Reforming the Horse Show.

New York Evening Post. A letter from a correspondent elsewhere makes a suggestion which is worth the attention by extraordinarily gaudy attire. The It is fast becoming a woman and clothes show instead of a horse show, and largely, we think, because of the promenade. This promenade is so arranged with regard to the ring that nothing whatever can be seen of the horses by any one in it, except those who stand immediately round the rails; and the result is that the promenaders naturally turn their attention to the boxes, and too many women invite their at-tention by extraordinariy gaudy attire. The result is as our correspondent points out, not "nice." We have heard, in fact, that all the fashionable dress makers are kept busy the fashionable dress makers are kept busy for weeks before the show getting women ready for display at it. Two things might be done to remedy this. One is to raise the promenade so that people walking on it can see into the ring. The other is to fill it with seats to be sold at moderate prices. The desire in New York merely to look at rich people as rich people simply. look at rich people, as rich people simply, has become almost a passion, and it is so unwholesome that whatever promotes it ought to be discouraged.

Oil at One Cent a Gallon.

Boston Transcript. Competition between the Standard Oil Trust and the New England Oil Company has become so intense during the last day or two that oil of a high test has been selling in Somerville at 1 cent per gallon. The Standard Oil Company has put a number of Standard Oil Company has put a number of teams on the routes of the smaller company, and has been making every effort to cut the prices, but the New England people are ready, it is said, to give their oil away rather than to allow their big rival to undersell them. A representative of the New England company said yesterday that the company was already selling to more than a hundred grocers of Somerville, Chelsea, Charlestown and Cambridge, and was using eight car loads (50,000 gallons) per week. That, with the oil handled each week by the five other small companies in and near the five other small companies in and near Boston, makes a total in this section of 200,000 gallons, as opposed to the 750,000 gallons handled by the trust.

Since Wilson Dined. Washington Post.

Minister William E. Quinby, of Michigan, who represents the United States govern-ment at the Hague, has been at home for a few weeks on leave. After the election, resulting in the return of no Democrats to Congress from his State, and of only one to the State Legislature, Mr. Quinby went to Washington to confer with the State Department on matters relating to his diplomatic position. He saw Secretary

"I have been home to vote," said the minister. "I wanted to be sure of at least one Democratic vote in the State."

"I haven't noticed by the returns that you had succeeded in getting to the polls," said Secretary Gresham. \$1.50-Madison and Return-\$1.50.

Sunday, Nov. 25, via Pennsylvania Line. Trains leave Indianapolis at 7:30 a. m., and returning, leave Madison at 6 p. m., same day.

THE PEOPLE'S SAVINGS

BUILDING AND LOAN ASSOCIATIONS AND THE WORK THEY DO.

Nearly 2,000,000 People Own Stock and More than 300,000 Homes Have Been Built Through Their Aid.

When the statistics for the report of

the Commissioner of Labor relative to building and loan associations were collected, in January, 1893, the total number of such organizations in the United States was 5,838, of which 5,518 were local and 240 national. It may be assumed that in consequence of the general business depression which set in at that date the number has not been materially increased since. Pennsylvania, the birthplace of the institution has the largest number of associations 1,079; Ohio is second, with 718; Illinois third, with 631, while Indiana easily holds fourth rank, with 429 associations. New York and Missouri follow-the first with 390 and the second with 349. Thus it appears that the four States of the central West-Ohio, Indiana, Illinois and Missouri-have 2,127 of the entire 5,838 associations, which, in the West, take the place of the savings bank of the East. The advantage of the loan association over the savings bank is that the money is loaned at home, while large part of the deposits of the Eastern savings banks is sent into the far West as the money of "grasping millionaires," when, in fact, it is the meager savings of the poor.

The total number of shareholders in the associations reporting was 1,745,725, of whom, in the local associations, one third are women. The average number of shareholders to each association was 301 for all kinds of associations, and 2,445 for local. The per cent. of borrowers in local associations was 29.83; that is, considerably more than one-fourth of the shareholders are borrowers. The total dues and profits, at the time the report was made, were \$450,667,594, of which \$37,020,366 belonged to the national associations. The total number of shares reported was 13,255,872, which means that the average number of shares to each holder was 7.5. The average dues and profits per stockholder in local associations were \$303.11. The average value of local shares was \$39.75. The total profits of the associations have been \$80,664,116, of which \$6,261,147 are those of national organizations. The average size of loans was \$1,120, and the number of homes acquired through associations reporting was 314,755.

These figures, which do not cover all of the associations, represent an amount of money equal to two-thirds the value of the stock of all the national banks in the country; and yet this vast business has grown up so quietly that one would scarcely know of its existence. Moreover, it has flourished without the experienced banker, the everyday people having been able to so successfully manage them that only thirty-five associations showed a net loss at the close of their last fiscal year, and this loss amounted to only \$23,332.20. Associations have disbanded for want of busi-ness, but the stockholder has lost nothing. Such a record of excellent management can find no parallel in the history of financial institutions. At the date the statistics of the local

associations in Indiana were collected the assets were as follows: Loans on real estate......\$21,637,773 On stock of the associations...... \$93,185 On other securities..... Cash on hand..... All other assets..... Total .....\$23,933,204 The liabilities were as follows: 

 
 Profits
 3,224,375

 Paid up and prepaid stock
 3,383,254

 All other liabilities
 429,396
 Dues and profits.....\$19,110,84 The sixteen national associations in Indiana have loans on \$2,261,885 of real estate, and total assets of \$2,690,591, making the aggregate assets of all the Indiana associations \$26,623,795.

PLANS OF OPERATION In Indiana 152 of the local institutions do business on the serial plan, 146 under the permanent plan, and 131 continue the terminatory plan. These terms need a brief explanation to be understood. The terminatory plan is the old est. Under it but a single series of stock was issued. When it matured the association died. The articles of association contained a provision that when there was money which no one would borrow, certain shareholders could be compelled to do so. This plan has been found to involve defects, namely: the dissolution of the association when the stock matured; the large amount of dues the new stockholder would have to pay when he took stock after the association had been doing business some time, and, lastly, the making of forced loans.

The serial scheme was devised overcome these defects. Under this scheme a new series of stock is issued at the beginning of each fiscal year, or half-yearly. It has obviated two of the defects of the single-series scheme by permitting associations to become perpetual and in furnishing new series of stock so often that large back payments are not necessary. It has enabled hundreds to take stock who could not have done so under the terminatory plan. Under this plan-the serialthere has been little difficulty in investing the funds, so that it is not often necessary to resort to any scheme to compel withdrawals when the stock has

nearly matured. The permanent plan is, perhaps, the latest. Under this scheme stock is issued at any time when it is wanted. Some of the most successful institutions in the country are conducted upon this plan, yet it is no more permanent

than the serial. The statistics in regard to the occupations of the shareholdres are interesting. Only partial returns were secured. Of 3,749 shareholders reported in Indiana 2.2 were accountants, clerks, etc.; 73 were agents, bankers and brokers; 569 were artisans and mechanics; 177 were farmers; 75 were government officials and employes; 84 hotel, restaurant and boarding-house keepers; 639 housewives and housekeepers; 462 laborers: 135 manufacturers, contractors and capitalists; 555 merchants and dealers; 174 mill and factory employes; 354 persons engaged in the professions; 134 salesmen and saleswomen; 53 superintendents and foremen. From the foregoing it appears that the shareholders in oan and building associations in this State are of the same employments as the depositors in the savings banks of the East. The association collects the scattering savings of the masses into aggregates, which can be used as capital, and, yet more important, it stimulates saving where there would not otherwise be any. Hundreds, when the "rainy days" of the past year came, were kept from want and the humiliation of beggary by a few hundred dol-lars' worth of building stock. In the whole country the statistics show that 70 per cent. of the whole number of shareholders are practically working people or wage earners.

BENEFITS DERIVED. One of the benefits of the association is the number of homes which have been acquired by stockholders. That number is 314,755, and a very large number it is. It means that nearly a third of a million families have homes which otherwise might now be without them. More than that-it means that so large them have become better citizens, be-cause ownership of real estate has rooted them to locality. In addition to the homes, 28,659 other buildings have

been acquired by the borrowers of loan In Indiana 311 associations reported to the Labor Bureau regarding hos secured by borrowing of building as ciations. These 311 report that 19.673 homes have been acquired by borrowing from the associations, and 292 associations report that 1,228 other buildings while 314,755 homes and 28,459 other buildings have been acquired by aid of the 5,440 loan associations, only 8,409 mortgages had been foreclosed up to January, 1893, and the loss thereby was only \$449,599. If the reports were prought down to the present time it is ossible that the number would be much larger, as the hard times of the past eighteen months have been severe on a large class of these worthy home-

The prevailing rate of interest for oans is 6 per cent, throughout the country. Comparatively few associations in Indiana reported the rate of interest charged. Of the twenty-five reporting one charged 5 per cent., twenty 6 per cent., one 7 per cent., two 8 per cent., and one 6% per cent. The failure of so many associations in Indiana to return their rates of interest leads to the suspicion that the per cent. is so high that they do not care to give it. It will be better for both stockholder and borrower to have the rates reasonably low, because a low rate insures the len greater security and enables the borower more certainty to meet his obli-In reality, the rate pald for money

s often considerably more than the per

cent. of interest shows it to be, because

of the premium paid by the borrowers for the privilege of having the mo Most of the associations adhere to the premium system; in Indiana all of the associations adhere to the premium, and a large part sell the loans to those offering the highest premium in an auction. Men who have the largest exrience with the associations are posed to the premium system. Only 1,704 of the whole number of associations reported the amount of premiums charged for loans, which shows that they do not care to reveal the facts. Only twenty associations in Indiana disclosed their rates of premiums, and those ranged all the way from one-half of 1 cent a year to over per cent., while the gross amount of premiums paid is from 21/2 to 171/2 per cent. of the sum borrowed. In some, and perhaps most associations, the premlum is deducted from the loan made, but the borrower pays interest on the face of the loan. Other associations

deliver the whole amount of the loan to the borrower and the premium is paid installments with the interest. MULTIPLICITY OF PLANS. There are no less than sixty-eight different premium plans reported. Some of them are employed by only a few associations. The Indiana local associations observe nineteen of these plans, and the Indiana national associations work under three of them. Plan No. 1, under which forty-six Indiana associations were operating when the statistics were collected, do not permit bidding at auction for loans, but they are usually awarded to members in the order of their applications or by lot. The borrower makes his regular payments of dues and interest on his loan until the shares pledged for such loan have reached their maturing value, unless the loan is previously settled or the number and amount of his payments are fixed by the rules of the association. Forty associations are operated under pre-mium plan No. 6, which provides that loans shall be awarded to shareholders bidding the highest premium. The amount of the premium is deducted from the maturing value, and the borrower receives the remainder, but he pays interest on the gross amount. No part of the premium thus paid in ad-

case of the repayment of the loan before the maturity of the shares. If the loan is made, for instance, on five shares of a maturing value of \$200 each at a premium of 5 per cent., or \$50, the borrower receives \$950, but pays interest on the \$1,000. Eighty-six Indiana associations operate under plan No. 7. The loans are awarded to the shareho bidding the highest premium. The premium bid is deducted from the loan, and, as in the previous plan, a borrower pays interest on the whole loan. The only difference between the two is that the borrower is returned a part of the premium if he pays the loan before maturity. Twenty-three associations are operating under plan No. 16, which is like the last, except that the borrower pays interest only on the amount of money he receives. Ninety-seven associations are operated under premium plan No. 27. Under this plan the loans are awarded to the member bidding the nighest premium. The premium bid is certain rate per month or year, payable at such time as the association fixes. The borrower receives the whole amount of the loan and pays interest on the same. The largest number of Indiana associations, 103, are operated under plan No. 28. Under this plan loans are awarded to shareholders in the order of their application, or by lot. The borrower receives the full amount of his loan and pays interest thereon. The premium is a certain rate per cent. per annum, or a certain amount each month, or at such periods of time as

vance is returned to the borrower in

the association may fix. All except a few of the Indiana associations are operated under the plans already named. The frequency of the payment of dues s different in the several States. For instance, in Pennsylvania 247 associations require weekly payments and 746 monthly, while in Indiana 292 associations require weekly and 128 monthly payments. Only one State has more associations requiring weekly payments than Indiana-Ohio. In the country 2,286 associations require weekly and 3,181

monthly payments of dues. Entrance fees are charged by 4,104 of the local associations reporting, and by 215 of the national, leaving 1,494 of the former and twenty-five of the latter as the number which do not exact such fees. In Indiana c'ghty-one essociation s do not charge an entrance fee, but 299 charge 25 cents, seventy-two charge 50 cents and twenty-four \$1 a share. DIVIDING PROFITS.

There are no less than twenty-five schemes for the distribution of profits. The largest number of Indiana associations operating under one plan is 191, This plan plovides that the profits for each term shall be divided equally among all shares in force, three months old or over, six months old or over, nine months old or over, as the rules of the association may determine. In such cases, shares less than three, six or nine months old do not participate in the profits. The profits made by each series are kept separate and are divided equally among all the shares of that series. Profits arising from premiums and fines are divided among the shares of the series in which the profits are made. All the profits are divided equally among all the shares. That is the simplest plan. Several of the others are elaborate and rather intricate. One of the problems which associations have been called to solve is that of prepaid or paid-up stock. In sev-

eral States it is evident that people having considerable sums of money have prepaid shares of stock, thus using the building and loan association as a means of investment and a device to get rid of the taxation of their money. In this State the amount of money thus invested (for that is the proper term to apply to it) is \$4,145,511-an amount exceeded by only one State-Ohlo-where the aggregate is \$12,214,246. It must be evident that it was not the design of the building and loan associations to receive advance payment for a number of shares, but to afford people of limited means and small savings the opportunity to accumulate a few hundred dollars by small weekly or monthly payments. The fact that this and other States have provided for the taxation of prepaid shares will tend to deter capitalists from investing thousands in several associations for the profits which accrue. When associations shall have wisely concluded that lower rates of interest to borrowers will be a number of men and women as own | and shall have done away with the oftentimes extortionate system of pre-miums, the investor will not be tempte to put his money into building and le